# Identity Protection Services from AllClear ID

# **About AllClear ID**

All**Clear** ID

LPL Financial LLC has partnered with AllClear ID — a leader in customer security and identity protection. AllClear ID products and services are backed by the best support in the industry, which is reflected in their 96% customer satisfaction rating<sup>1</sup> and 30+ Stevie Awards for outstanding customer service. AllClear ID has an innovative approach that puts customers first and ensures easy access to identity repair services. Their clients include world-renowned brands and large government organizations who trust AllClear ID to take extra care of their customers after a data incident.

### What LPL is Doing

On November 17, 2018, LPL will begin mailing notification letters to individuals whose personal information was potentially involved in this incident. At LPL, protecting the privacy of clients' information is a top priority, and LPL is offering 24 months of AllClear Fraud Alerts with Credit Monitoring at no cost to those individuals whose personal information was potentially involved.

#### AllClear Identity Repair

Every customer notification from AllClear ID includes easy access to Identity Repair. This means that if customers are affected by identity theft, a dedicated investigator will act as their advocate to initiate the dispute process, help recover financial losses, and restore credit reports to their pre-fraud state. **No customer enrollment required.** 

## AllClear Fraud Alerts with Credit Monitoring

Fraud alerts make it difficult for thieves to open new accounts by requiring creditors to take extra precautions to verify the identity of the applicant before opening a new account. AllClear ID takes this one step further by combining the preventative nature of fraud alerts with credit monitoring for an extra layer of protection.

Fraud alerts provide protection across the three national credit bureaus. Customers can set, renew, and remove a 90-day fraud alert on their TransUnion<sup>®</sup> credit file from within their AllClear ID account, and TransUnion will relay the request to set the fraud alert to Experian and Equifax<sup>2</sup>. AllClear will send a reminder email when it is time to reset the fraud alert. **Customer enrollment required.** 

Includes:

- Ability to set, renew, and remove 90-day fraud alerts with TransUnion®
- Free Annual Credit Report and VantageScore<sup>®</sup> 3.0 by TransUnion<sup>®</sup>
- Credit Monitoring<sup>™</sup> with triple bureau option
- Identity Theft Monitoring<sup>™</sup>
- AllClear Identity Repair
- \$1 Million Identity Theft Insurance
- ChildScan Monitoring for those under 18
- Lost Wallet Protection

# What We Don't Do

It is critical to reassure customers and rebuild trust after an event, so it is equally important to understand what your response provider does not do. As a business dedicated to customer security:

- We do not sell customer data. We are not a data broker and never sell your customers' data.
- We do not upsell affected customers. Many incident response vendors aggressively upsell additional services to people affected by an event. We believe in delivering great service and clear communication after a data incident — not a sales pitch.

<sup>1</sup> Calculation based on results of 2017 surveys sent to all customers who interacted with the AllClear Support Team.

<sup>2</sup> Fraud alerts are a TransUnion service. AllClear ID is only facilitating a communication between TransUnion and the consumer. Consumers must set the fraud alert themselves and must agree to TransUnion's terms of service.